

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
Harrisburg DIVISION**

In re: Kilmer, Joseph Marlin

§ Case No. 19-02790

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§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 06/28/2019. The case was converted to one under Chapter 7 on 12/27/2022. The undersigned trustee was appointed on 06/28/2019.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 272,590.74

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>171,236.61</u>
Administrative expenses	<u>20,927.23</u>
Bank service fees	<u>92.18</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>23,750.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 56,584.72</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/23/2023 and the deadline for filing governmental claims was 06/23/2023. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$15,641.23. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$15,641.23, for a total compensation of \$15,641.23². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$433.25 for total expenses of \$433.25².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/01/2023

By: /s/ Kara K. Gendron
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 19-02790

Case Name: Kilmer, Joseph Marlin

Trustee Name: (580180) Kara K. Gendron

Date Filed (f) or Converted (c): 12/27/2022 (c)

§ 341(a) Meeting Date: 01/31/2023

For Period Ending: 12/01/2023

Claims Bar Date: 06/23/2023

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 112 Clover Lane, Port Royal, PA 17082-0000, Juniata County	199,000.00	67,992.28		258,000.00	FA
2 2006 Chevy Silverado 2500, 200,000 miles	9,378.00	0.00		0.00	FA
3 2016 Turtle Top Bus Odyssey, 141,000 miles	58,500.00	0.00		0.00	FA
4 2006 Turtle Top Ford Odyssey, 547,000 miles	16,900.00	0.00		0.00	FA
5 Moritz Gooseneck Flatbed Trailer	3,000.00	0.00		2,250.00	FA
6 Box Trailer	500.00	0.00		0.00	FA
7 2018 John Deere Tractor	12,000.00	0.00		8,600.00	FA
8 Stove, Refrigerator, microwave, kitchen table/chairs, small appliances, utensils, dishes, pots/pans, glasses, sofa, chair end table, lamps, beds, dressers, nightstands, linens, towels, vacuum cleaner, washer/dryer	2,185.00	0.00		0.00	FA
9 TV, computer, printer, cell phone	985.00	0.00		0.00	FA
10 Steamer trunk	200.00	0.00		0.00	FA
11 Treadmill, old camera	100.00	0.00		0.00	FA
12 Normal wearing apparel	300.00	0.00		0.00	FA
13 Checking: Pennian	5,500.00	5,500.00		0.00	FA
14 Checking: Juniata Valley Bank	100.00	100.00		0.00	FA
15 Keystone Continental Destinations LLC, 100% ownership	1.00	0.00		0.00	FA
16 401 (K): Vested pension in payment status	1.00	0.00		0.00	FA
17 Customer list for business and PUC licence	1.00	0.00		0.00	FA
18 Int. in Ins. policies: USAA Term Life	1.00	0.00		0.00	FA
19 2 Turtle Top business 2016 and 2006 (already exempted)	0.00	0.00		0.00	FA
20* INTEREST IN PROPERTY (u) (See Footnote)	0.00	0.00		0.00	FA
21 John Deere quick hitch snow blower (u)	0.00	0.00		545.00	FA
22 Frontier Blade (u)	0.00	0.00		240.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 2

Case No.: 19-02790

Case Name: Kilmer, Joseph Marlin

Trustee Name: (580180) Kara K. Gendron

Date Filed (f) or Converted (c): 12/27/2022 (c)

§ 341(a) Meeting Date: 01/31/2023

For Period Ending: 12/01/2023

Claims Bar Date: 06/23/2023

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
23 Rent from tenant (u)	1,050.00	1,050.00		1,050.00	FA
24 Escrow surplus (u)	889.63	889.63		889.63	FA
25* Tax Credits (u) (See Footnote)	0.00	0.00		1,016.11	FA
25 Assets Totals (Excluding unknown values)	\$310,591.63	\$75,531.91		\$272,590.74	\$0.00

RE PROP# 20 May 2023 Rent from tenants Richard and Valerie Price

RE PROP# 25 Tax credits from sale of real property.

Major Activities Affecting Case Closing:

11/22/23 Reviewing docket status re TFR not docketed by UST yet. KKG

Initial Projected Date Of Final Report (TFR): 10/31/2023

Current Projected Date Of Final Report (TFR): 10/31/2023 (Actual)

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 1

Case No.: 19-02790
Case Name: Kilmer, Joseph Marlin
Taxpayer ID #: **_***2402
For Period Ending: 12/01/2023

Trustee Name: Kara K. Gendron (580180)
Bank Name: Metropolitan Commercial Bank
Account #: *****5415 Checking
Blanket Bond (per case limit): \$61,435,001.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/08/23	{23}	Richard H. Price	May 2023 rent	1222-000	350.00		350.00
05/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	345.00
06/16/23	{23}	Richard Price	June 2023 Rent	1222-000	350.00		695.00
06/30/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	690.00
07/07/23	{23}	Richard Rice	rent payment	1222-000	350.00		1,040.00
07/31/23		Lane Ryan Auctions	Personal property auction proceeds minus Auctioneer fees and exp		9,394.49		10,434.49
	{7}		John Deere Tractor \$8,600.00	1129-000			
	{5}		Moritz trailer \$2,250.00	1129-000			
	{21}		John deer quick hitch snow blower \$545.00	1229-000			
	{22}		Frontier blade \$240.00	1229-000			
			Auctioneer commissions on personal property -\$1,245.25	3610-000			
			Auctioneer expenses for personal property -\$995.26	3620-000			
07/31/23	101	Deere & Company d/b/a John Deere Financial	Acct *****9985 -- Kilmer bankruptcy 19-02790 -- pay off	4210-000		4,978.89	5,455.60
07/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	5,450.60
08/14/23		Lane Ryan Auctions LLC	Net proceeds from Auctioneer deposit		3,207.85		8,658.45
			Deposit for real estate sale \$20,000.00	1110-000			
		Lane Ryan Auctions LLC	Auctioneer's fees and costs -\$16,792.15	3610-000			
08/14/23		Martson Law Offices	Net proceeds from settlement company re real estate sale		71,745.82		80,404.27
	{1}		Sale of Real Property located at 112 Clover Lane, Port Royal, PA 17082 \$258,000.00	1110-000			
	{25}		School taxes 8/04/23 - 7/01/24 \$845.94	1224-000			
	{25}		County Taxes 8/04/23 - 1/01/24 \$170.17	1224-000			
			Deposit previously paid by buyer -\$20,000.00	1110-000			

Page Subtotals: \$85,398.16 \$4,993.89

Form 2

Cash Receipts And Disbursements Record

Exhibit B

Page: 2

Case No.: 19-02790
Case Name: Kilmer, Joseph Marlin
Taxpayer ID #: **-***2402
For Period Ending: 12/01/2023

Trustee Name: Kara K. Gendron (580180)
Bank Name: Metropolitan Commercial Bank
Account #: *****5415 Checking
Blanket Bond (per case limit): \$61,435,001.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			Title Charges - Title search and documentation fee -\$1,012.57	2500-000			
		Mr. Cooper	1st Mortgage payoff - Mr Cooper -\$166,257.72	4110-000			
08/23/23	{24}	Nationstar Mrtgage LLC d/b/a Mr. Cooper	Escrow surplus	1290-000	889.63		81,293.90
08/25/23	102	Joseph Marlin Kilmer	Debtor's exemption, less rent received	8100-002		23,750.00	57,543.90
08/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		77.18	57,466.72
09/29/23	103	Miller Dixon Drake, PC	Preparing and filing 2023 Form 1041	3410-000		850.00	56,616.72
10/31/23	104	Pa Dept. of Revenue Bureau of Imaging & Document Management	2023 PA-41 tax due	2820-000		32.00	56,584.72

COLUMN TOTALS	86,287.79	29,703.07	\$56,584.72
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	86,287.79	29,703.07	
Less: Payments to Debtors		23,750.00	
NET Receipts / Disbursements	\$86,287.79	\$5,953.07	

Form 2

Exhibit B
Page: 3

Cash Receipts And Disbursements Record

Case No.: 19-02790
Case Name: Kilmer, Joseph Marlin
Taxpayer ID #: **_***2402
For Period Ending: 12/01/2023

Trustee Name: Kara K. Gendron (580180)
Bank Name: Metropolitan Commercial Bank
Account #: *****5415 Checking
Blanket Bond (per case limit): \$61,435,001.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****5415 Checking	\$86,287.79	\$5,953.07	\$56,584.72
	\$86,287.79	\$5,953.07	\$56,584.72

Exhibit C

Claims Proposed Distribution Register

Case: 19-02790 JOSEPH MARLIN KILMER

Case Balance: \$56,584.72 Total Proposed Payment: \$56,584.72 Remaining Balance: \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
D0	1st Source Bank	Secured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$56,584.72
D0	1st Source Bank	Secured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$56,584.72
D0	John Deere Credit	Secured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$56,584.72
D0	USAA Savings Bank	Secured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$56,584.72
2	Nationstar Mortgage, LLC	Secured	\$175,082.29	\$175,082.29	\$0.00	\$175,082.29	\$0.00	\$56,584.72
3	Deere & Company d/b/a John Deere Financial	Secured	\$17,191.69	\$4,978.89	\$4,978.89	\$0.00	\$0.00	\$56,584.72
7S-2	1st Source Bank	Secured	\$5,000.00	\$25,462.88	\$0.00	\$25,462.88	\$0.00	\$56,584.72
	Kara K. Gendron	Admin Ch. 7	\$15,641.23	\$15,641.23	\$0.00	\$15,641.23	\$15,641.23	\$40,943.49
	<2100-00 Trustee Compensation>							
	Kara K. Gendron	Admin Ch. 7	\$433.25	\$433.25	\$0.00	\$433.25	\$433.25	\$40,510.24
	<2200-00 Trustee Expenses>							
	Kara Gendron	Admin Ch. 7	\$2,652.50	\$2,652.50	\$0.00	\$2,652.50	\$2,652.50	\$37,857.74
	<3110-00 Attorney for Trustee Fees (Trustee Firm)>							
	Barclays	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Brightbill Bus Body	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Capital One	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74

Exhibit C

Claims Proposed Distribution Register

Case: 19-02790 JOSEPH MARLIN KILMER

Case Balance: \$56,584.72 **Total Proposed Payment:** \$56,584.72 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	Chase	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Lake Ford	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Register Chevrolet Inc.	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Shipley Energy	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Synchrony Bank	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	Synchrony Bank/Lenscrafters	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	TCF National Bank	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
	USAA Savings Bank	Unsecured	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$37,857.74
1	JPMorgan Chase Bank, N.A.	Unsecured	\$17,000.00	\$17,000.00	\$0.00	\$17,000.00	\$5,873.46	\$31,984.28
4	Portfolio Recovery Associates, LLC	Unsecured	\$4,030.43	\$4,030.43	\$0.00	\$4,030.43	\$1,392.50	\$30,591.78
5	Portfolio Recovery Associates, LLC	Unsecured	\$3,676.28	\$3,676.28	\$0.00	\$3,676.28	\$1,270.15	\$29,321.63
6	TCF Bank	Unsecured	\$64,404.98	\$64,404.98	\$0.00	\$64,404.98	\$22,251.76	\$7,069.87
7U	1st Source Bank	Unsecured	\$20,462.88	\$20,462.88	\$0.00	\$20,462.88	\$7,069.87	\$0.00

Exhibit C

Claims Proposed Distribution Register

Case: 19-02790 JOSEPH MARLIN KILMER

Case Balance: \$56,584.72 **Total Proposed Payment:** \$56,584.72 **Remaining Balance:** \$0.00

Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
Total for Case:			19-02790	\$325,575.53	\$333,825.61	\$4,978.89	\$328,846.72	\$56,584.72

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 19-02790

Case Name: JOSEPH MARLIN KILMER

Trustee Name: Kara K. Gendron

Balance on hand: \$ 56,584.72

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Nationstar Mortgage, LLC	175,082.29	175,082.29	0.00	0.00
3	Deere & Company d/b/a John Deere Financial	17,191.69	4,978.89	4,978.89	0.00
7S-2	1st Source Bank	5,000.00	25,462.88	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 56,584.72

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Kara K. Gendron	15,641.23	0.00	15,641.23
Trustee, Expenses - Kara K. Gendron	433.25	0.00	433.25
Attorney for Trustee Fees - Kara Gendron	2,652.50	0.00	2,652.50

Total to be paid for chapter 7 administrative expenses: \$ 18,726.98Remaining balance: \$ 37,857.74

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 37,857.74

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
Remaining balance: \$ 37,857.74

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$109,574.57 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 34.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	JPMorgan Chase Bank, N.A.	17,000.00	0.00	5,873.46
4	Portfolio Recovery Associates, LLC	4,030.43	0.00	1,392.50
5	Portfolio Recovery Associates, LLC	3,676.28	0.00	1,270.15
6	TCF Bank	64,404.98	0.00	22,251.76
7U	1st Source Bank	20,462.88	0.00	7,069.87

Total to be paid for timely general unsecured claims: \$ 37,857.74
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00